



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Unicaja Banco, S.A.
<b>LEI Code</b>	5493007SJLLCTM6J6M37
<b>Country Code</b>	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Unicaja Banco, S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,076	4,921	4,982	5,139	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,064	4,911			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	91,959	92,006	95,103	93,864	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	91,948	91,996			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.52%	5.35%	5.24%	5.47%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.51%	5.34%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

Unicaja Banco, S.A.

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	5,976	5,528	5,992	5,743	C 01.00 00010;0010	Articles 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,528	4,374	4,435	4,591	C 01.00 00020;0010	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	2,842	2,842	2,843	2,843	C 01.00 00030;0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CRR
	A.1.2	Retained earnings	4,031	4,149	4,116	4,195	C 01.00 00040;0010	Articles 24(1)(a)(i), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income	150	15	-52	141	C 01.00 00050;0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.4	Other Reserves	54	-18	66	40	C 01.00 00060;0010	Articles 41(1)(b) and 30(2) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 00070;0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 00080;0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-75	-71	-15	-109	C 01.00 00090;0010	Articles 32 to 35 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-77	-79	-83	-83	C 01.00 00100;0010 + C 01.00 00140;0010	Articles 41(1)(b), 30(2) and 31(1) of CRR, Articles 43(1)(b), 30(2) and 31(1) of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-985	-989	-979	-970	C 01.00 00170;0010	Articles 36(1) and 36(2) of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-30	-23	-25	-22	C 01.00 00180;0010	Articles 36(1)(a)(i), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-32	-31	-32	-32	C 01.00 00190;0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 00200;0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 00440;0010	Articles 36(1) and 36(2) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 00450;0010 + C 01.00 00460;0010 + C 01.00 00470;0010 + C 01.00 00480;0010 + C 01.00 00490;0010 + C 01.00 00500;0010 + C 01.00 00510;0010 + C 01.00 00520;0010 + C 01.00 00530;0010 + C 01.00 00540;0010 + C 01.00 00550;0010 + C 01.00 00560;0010 + C 01.00 00570;0010 + C 01.00 00580;0010 + C 01.00 00590;0010 + C 01.00 00600;0010 + C 01.00 00610;0010 + C 01.00 00620;0010 + C 01.00 00630;0010 + C 01.00 00640;0010 + C 01.00 00650;0010 + C 01.00 00660;0010 + C 01.00 00670;0010 + C 01.00 00680;0010 + C 01.00 00690;0010 + C 01.00 00700;0010 + C 01.00 00710;0010 + C 01.00 00720;0010 + C 01.00 00730;0010 + C 01.00 00740;0010 + C 01.00 00750;0010 + C 01.00 00760;0010 + C 01.00 00770;0010 + C 01.00 00780;0010 + C 01.00 00790;0010 + C 01.00 00800;0010 + C 01.00 00810;0010 + C 01.00 00820;0010 + C 01.00 00830;0010 + C 01.00 00840;0010 + C 01.00 00850;0010 + C 01.00 00860;0010 + C 01.00 00870;0010 + C 01.00 00880;0010 + C 01.00 00890;0010 + C 01.00 00900;0010 + C 01.00 00910;0010 + C 01.00 00920;0010 + C 01.00 00930;0010 + C 01.00 00940;0010 + C 01.00 00950;0010 + C 01.00 00960;0010 + C 01.00 00970;0010 + C 01.00 00980;0010 + C 01.00 00990;0010 + C 01.00 01000;0010 + C 01.00 01010;0010 + C 01.00 01020;0010 + C 01.00 01030;0010 + C 01.00 01040;0010 + C 01.00 01050;0010 + C 01.00 01060;0010 + C 01.00 01070;0010 + C 01.00 01080;0010 + C 01.00 01090;0010 + C 01.00 01100;0010 + C 01.00 01110;0010 + C 01.00 01120;0010 + C 01.00 01130;0010 + C 01.00 01140;0010 + C 01.00 01150;0010 + C 01.00 01160;0010 + C 01.00 01170;0010 + C 01.00 01180;0010 + C 01.00 01190;0010 + C 01.00 01200;0010 + C 01.00 01210;0010 + C 01.00 01220;0010 + C 01.00 01230;0010 + C 01.00 01240;0010 + C 01.00 01250;0010 + C 01.00 01260;0010 + C 01.00 01270;0010 + C 01.00 01280;0010 + C 01.00 01290;0010 + C 01.00 01300;0010 + C 01.00 01310;0010 + C 01.00 01320;0010 + C 01.00 01330;0010 + C 01.00 01340;0010 + C 01.00 01350;0010 + C 01.00 01360;0010 + C 01.00 01370;0010 + C 01.00 01380;0010 + C 01.00 01390;0010 + C 01.00 01400;0010 + C 01.00 01410;0010 + C 01.00 01420;0010 + C 01.00 01430;0010 + C 01.00 01440;0010 + C 01.00 01450;0010 + C 01.00 01460;0010 + C 01.00 01470;0010 + C 01.00 01480;0010 + C 01.00 01490;0010 + C 01.00 01500;0010 + C 01.00 01510;0010 + C 01.00 01520;0010 + C 01.00 01530;0010 + C 01.00 01540;0010 + C 01.00 01550;0010 + C 01.00 01560;0010 + C 01.00 01570;0010 + C 01.00 01580;0010 + C 01.00 01590;0010 + C 01.00 01600;0010 + C 01.00 01610;0010 + C 01.00 01620;0010 + C 01.00 01630;0010 + C 01.00 01640;0010 + C 01.00 01650;0010 + C 01.00 01660;0010 + C 01.00 01670;0010 + C 01.00 01680;0010 + C 01.00 01690;0010 + C 01.00 01700;0010 + C 01.00 01710;0010 + C 01.00 01720;0010 + C 01.00 01730;0010 + C 01.00 01740;0010 + C 01.00 01750;0010 + C 01.00 01760;0010 + C 01.00 01770;0010 + C 01.00 01780;0010 + C 01.00 01790;0010 + C 01.00 01800;0010 + C 01.00 01810;0010 + C 01.00 01820;0010 + C 01.00 01830;0010 + C 01.00 01840;0010 + C 01.00 01850;0010 + C 01.00 01860;0010 + C 01.00 01870;0010 + C 01.00 01880;0010 + C 01.00 01890;0010 + C 01.00 01900;0010 + C 01.00 01910;0010 + C 01.00 01920;0010 + C 01.00 01930;0010 + C 01.00 01940;0010 + C 01.00 01950;0010 + C 01.00 01960;0010 + C 01.00 01970;0010 + C 01.00 01980;0010 + C 01.00 01990;0010 + C 01.00 02000;0010 + C 01.00 02010;0010 + C 01.00 02020;0010 + C 01.00 02030;0010 + C 01.00 02040;0010 + C 01.00 02050;0010 + C 01.00 02060;0010 + C 01.00 02070;0010 + C 01.00 02080;0010 + C 01.00 02090;0010 + C 01.00 02100;0010 + C 01.00 02110;0010 + C 01.00 02120;0010 + C 01.00 02130;0010 + C 01.00 02140;0010 + C 01.00 02150;0010 + C 01.00 02160;0010 + C 01.00 02170;0010 + C 01.00 02180;0010 + C 01.00 02190;0010 + C 01.00 02200;0010 + C 01.00 02210;0010 + C 01.00 02220;0010 + C 01.00 02230;0010 + C 01.00 02240;0010 + C 01.00 02250;0010 + C 01.00 02260;0010 + C 01.00 02270;0010 + C 01.00 02280;0010 + C 01.00 02290;0010 + C 01.00 02300;0010 + C 01.00 02310;0010 + C 01.00 02320;0010 + C 01.00 02330;0010 + C 01.00 02340;0010 + C 01.00 02350;0010 + C 01.00 02360;0010 + C 01.00 02370;0010 + C 01.00 02380;0010 + C 01.00 02390;0010 + C 01.00 02400;0010 + C 01.00 02410;0010 + C 01.00 02420;0010 + C 01.00 02430;0010 + C 01.00 02440;0010 + C 01.00 02450;0010 + C 01.00 02460;0010 + C 01.00 02470;0010 + C 01.00 02480;0010 + C 01.00 02490;0010 + C 01.00 02500;0010 + C 01.00 02510;0010 + C 01.00 02520;0010 + C 01.00 02530;0010 + C 01.00 02540;0010 + C 01.00 02550;0010 + C 01.00 02560;0010 + C 01.00 02570;0010 + C 01.00 02580;0010 + C 01.00 02590;0010 + C 01.00 02600;0010 + C 01.00 02610;0010 + C 01.00 02620;0010 + C 01.00 02630;0010 + C 01.00 02640;0010 + C 01.00 02650;0010 + C 01.00 02660;0010 + C 01.00 02670;0010 + C 01.00 02680;0010 + C 01.00 02690;0010 + C 01.00 02700;0010 + C 01.00 02710;0010 + C 01.00 02720;0010 + C 01.00 02730;0010 + C 01.00 02740;0010 + C 01.00 02750;0010 + C 01.00 02760;0010 + C 01.00 02770;0010 + C 01.00 02780;0010 + C 01.00 02790;0010 + C 01.00 02800;0010 + C 01.00 02810;0010 + C 01.00 02820;0010 + C 01.00 02830;0010 + C 01.00 02840;0010 + C 01.00 02850;0010 + C 01.00 02860;0010 + C 01.00 02870;0010 + C 01.00 02880;0010 + C 01.00 02890;0010 + C 01.00 02900;0010 + C 01.00 02910;0010 + C 01.00 02920;0010 + C 01.00 02930;0010 + C 01.00 02940;0010 + C 01.00 02950;0010 + C 01.00 02960;0010 + C 01.00 02970;0010 + C 01.00 02980;0010 + C 01.00 02990;0010 + C 01.00 03000;0010 + C 01.00 03010;0010 + C 01.00 03020;0010 + C 01.00 03030;0010 + C 01.00 03040;0010 + C 01.00 03050;0010 + C 01.00 03060;0010 + C 01.00 03070;0010 + C 01.00 03080;0010 + C 01.00 03090;0010 + C 01.00 03100;0010 + C 01.00 03110;0010 + C 01.00 03120;0010 + C 01.00 03130;0010 + C 01.00 03140;0010 + C 01.00 03150;0010 + C 01.00 03160;0010 + C 01.00 03170;0010 + C 01.00 03180;0010 + C 01.00 03190;0010 + C 01.00 03200;0010 + C 01.00 03210;0010 + C 01.00 03220;0010 + C 01.00 03230;0010 + C 01.00 03240;0010 + C 01.00 03250;0010 + C 01.00 03260;0010 + C 01.00 03270;0010 + C 01.00 03280;0010 + C 01.00 03290;0010 + C 01.00 03300;0010 + C 01.00 03310;0010 + C 01.00 03320;0010 + C 01.00 03330;0010 + C 01.00 03340;0010 + C 01.00 03350;0010 + C 01.00 03360;0010 + C 01.00 03370;0010 + C 01.00 03380;0010 + C 01.00 03390;0010 + C 01.00 03400;0010 + C 01.00 03410;0010 + C 01.00 03420;0010 + C 01.00 03430;0010 + C 01.00 03440;0010 + C 01.00 03450;0010 + C 01.00 03460;0010 + C 01.00 03470;0010 + C 01.00 03480;0010 + C 01.00 03490;0010 + C 01.00 03500;0010 + C 01.00 03510;0010 + C 01.00 03520;0010 + C 01.00 03530;0010 + C 01.00 03540;0010 + C 01.00 03550;0010 + C 01.00 03560;0010 + C 01.00 03570;0010 + C 01.00 03580;0010 + C 01.00 03590;0010 + C 01.00 03600;0010 + C 01.00 03610;0010 + C 01.00 03620;0010 + C 01.00 03630;0010 + C 01.00 03640;0010 + C 01.00 03650;0010 + C 01.00 03660;0010 + C 01.00 03670;0010 + C 01.00 03680;0010 + C 01.00 03690;0010 + C 01.00 03700;0010 + C 01.00 03710;0010 + C 01.00 03720;0010 + C 01.00 03730;0010 + C 01.00 03740;0010 + C 01.00 03750;0010 + C 01.00 03760;0010 + C 01.00 03770;0010 + C 01.00 03780;0010 + C 01.00 03790;0010 + C 01.00 03800;0010 + C 01.00 03810;0010 + C 01.00 03820;0010 + C 01.00 03830;0010 + C 01.00 03840;0010 + C 01.00 03850;0010 + C 01.00 03860;0010 + C 01.00 03870;0010 + C 01.00 03880;0010 + C 01.00 03890;0010 + C 01.00 03900;0010 + C 01.00 03910;0010 + C 01.00 03920;0010 + C 01.00 03930;0010 + C 01.00 03940;0010 + C 01.00 03950;0010 + C 01.00 03960;0010 + C 01.00 03970;0010 + C 01.00 03980;0010 + C 01.00 03990;0010 + C 01.00 04000;0010 + C 01.00 04010;0010 + C 01.00 04020;0010 + C 01.00 04030;0010 + C 01.00 04040;0010 + C 01.00 04050;0010 + C 01.00 04060;0010 + C 01.00 04070;0010 + C 01.00 04080;0010 + C 01.00 04090;0010 + C 01.00 04100;0010 + C 01.00 04110;0010 + C 01.00 04120;0010 + C 01.00 04130;0010 + C 01.00 04140;0010 + C 01.00 04150;0010 + C 01.00 04160;0010 + C 01.00 04170;0010 + C 01.00 04180;0010 + C 01.00 04190;0010 + C 01.00 04200;0010 + C 01.00 04210;0010 + C 01.00 04220;0010 + C 01.00 04230;0010 + C 01.00 04240;0010 + C 01.00 04250;0010 + C 01.00 04260;0010 + C 01.00 04270;0010 + C 01.00 04280;0010 + C 01.00 04290;0010 + C 01.00 04300;0010 + C 01.00 04310;0010 + C 01.00 04320;0010 + C 01.00 04330;0010 + C 01.00 04340;0010 + C 01.00 04350;0010 + C 01.00 04360;0010 + C 01.00 04370;0010 + C 01.00 04380;0010 + C 01.00 04390;0010 + C 01.00 04400;0010 + C 01.00 04410;0010 + C 01.00 04420;0010 + C 01.00 04430;0010 + C 01.00 04440;0010 + C 01.00 04450;0010 + C 01.00 04460;0010 + C 01.00 04470;0010 + C 01.00 04480;0010 + C 01.00 04490;0010 + C 01.00 04500;0010 + C 01.00 04510;0010 + C 01.00 04520;0010 + C 01.00 04530;0010 + C 01.00 04540;0010 + C 01.00 04550;0010 + C 01.00 04560;0010 + C 01.00 04570;0010 + C 01.00 04580;0010 + C 01.00 04590;0010 + C 01.00 04600;0010 + C 01.00 04610;0010 + C 01.00 04620;0010 + C 01.00 04630;0010 + C 01.00 04640;0010 + C 01.00 04650;0010 + C 01.00 04660;0010 + C 01.00 04670;0010 + C 01.00 04680;0010 + C 01.00 04690;0010 + C 01.00 04700;0010 + C 01.00 04710;0010 + C 01.00 04720;0010 + C 01.00 04730;0010 + C 01.00 04740;0010 + C 01.00 04750;0010 + C 01.00 04760;0010 + C 01.00 04770;0010 + C 01.00 04780;0010 + C 01.00 04790;0010 + C 01.00 04800;0010 + C 01.00 04810;0010 + C 01.00 04820;0010 + C 01.00 04830;0010 + C 01.00 04840;0010 + C 01.00 04850;0010 + C 01.00 04860;0010 + C 01.00 04870;0010 + C 01.00 04880;0010 + C 01.00 04890;0010 + C 01.00 04900;0010 + C 01.00 04910;0010 + C 01.00 04920;0010 + C 01.00 04930;0010 + C 01.00 04940;0010 + C 01.00 04950;0010 + C 01.00 04960;0010 + C 01.00 04970;0010 + C 01.00 04980;0010 + C 01.00 04990;0010 + C 01.00 05000;0010 + C 01.00 05010;0010 + C 01.00 05020;0010 + C 01.00 05030;0010 + C 01.00 05040;0010 + C 01.00 05050;0010 + C 01.00 05060;0010 + C 01.00 05070;0010 + C 01.00 05080;0010 + C 01.00 05090;0010 + C 01.00 05100;0010 + C 01.00 05110;0010 + C 01.00 05120;0010 + C 01.00 05130;0010 + C 01.00 05140;0010 + C 01.00 05150;0010 + C 01.00 05160;0010 + C 01.00 05170;0010 + C 01.00 05180;0010 + C 01.00 05190;0010 + C 01.00 05200;0010 + C 01.00 05210;0010 + C 01.00 05220;0010 + C 01.00 05230;0010 + C 01.00 05240;0010 + C 01.00 05250;0010 + C 01.00 05260;0010 + C 01.00 05270;0010 + C 01.00 05280;0010 + C 01.00 05290;0010 + C 01.00 05300;0010 + C 01.00 05310;0010 + C 01.00 05320;0010 + C 01.00 05330;0010 + C 01.00 05340;0010 + C 01.00 05350;0010 + C 01.00 05360;0010 + C 01.00 05370;0010 + C 01.00 05380;0010 + C 01.00 05390;0010 + C 01.00 05400;0010 + C 01.00 05410;0010 + C 01.00 05420;0010 + C 01.00 05430;0010 + C 01.00 05440;0010 + C 01.00 05450;0010 + C 01.00 05460;0010 + C 01.00 05470;0010 + C 01.00 05480;0010 + C 01.00 05490;0010 + C 01.00 05500;0010 + C 01.00 05510;0010 + C 01.00 05520;0010 + C 01.00 05530;0010 + C 01.00 05540;0010 + C 01.00 05550;0010 + C 01.00 05560;0010 + C 01.00 05570;0010 + C 01.00 05580;0010 + C 01.00 05590;0010 + C 01.00 05600;0010 + C 01.00 05610;0010 + C 01.00 05620;0010 + C 01.00 05630;0010 + C 01.00 05640;0010 + C 01.00 05650;0010 + C 01.00 05660;0010 + C 01.00 05670;0010 + C 01.00 05680;0010 + C 01.00 05690;0010 + C 01.00 05700;0010 + C 01.00 05710;0010 + C 01.00 05720;0010 + C 01.00 05730;0010 + C 01.00 05740;0010 + C 01.00 05750;0010 + C 01.00 05760;0010 + C 01.00 05770;0010 + C 01.00 05780;0010 + C 01.00 05790;0010 + C 01.00 05800;0010 + C 0	

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Unicaja Banco, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	25,868	25,220	24,240	24,250	C 02.00 (f0040, c0010) - C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the standardised approach	15,974	15,759	17,958	18,228	C 02.00 (f0060, c0010) - C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (f0250, c0010) - C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002)
Of which the advanced IRB (AIRB) approach	7,266	6,562	6,282	6,022	C 02.00 (f0110, c0010) - C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001)
Of which equity IRB	2,627	2,898	0	0	C 02.00 (f0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	96	149	95	132	C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 02.00 (f0460, c0010)
Credit valuation adjustment - CVA	76	80	60	75	C 02.00 (f0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (f0490, c0010)
Securitisation exposures in the banking book (after the cap)	152	166	162	155	C 02.00 (f0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	173	39	167	232	C 02.00 (f0520, c0010) + C 02.00.a (f755, c010) + C 02.00.a (f770, c010)
Of which the standardised approach	173	39	167	232	C 02.00 (f0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (f0580, c0010) + C 02.00.a (f755, c010)
Of which securitisations and resecutisations in the trading book	0	0	0	0	C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0400)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (f0680, c0010)
Operational risk	2,983	3,239	3,892	3,892	C 02.00 (f0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (f0600, c0010)
Of which standardised approach	2,983	3,239			C 02.00 (f0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (f0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	0	0	0	0	C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - C 02.00.a (f755, c010) + C 02.00.a (f770, c010)
Total risk exposure amount pre-floor			28,615	28,737	
Floor adjustment			0	0	C 02.00 (f0035, c0010)
Total	29,347	28,894	28,615	28,737	

<sup>(1)</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).

<sup>(2)</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

<sup>(3)</sup> In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

P&L

Unicaja Banco, S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,051	2,682	607	1,193
Of which debt securities income	522	691	119	414
Of which loans and advances income	1,287	1,698	377	737
Interest expenses	902	1,155	241	456
(Of which deposits expenses)	655	843	186	351
(Of which debt securities issued expenses)	107	141	33	66
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	16	1	12
Net Fee and commission income	384	516	133	264
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-2	3	-5	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	4	10	7	12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	0	2	3
Gains or (-) losses from hedge accounting, net	-2	-3	0	0
Exchange differences [gain or (-) loss], net	2	3	0	0
Net other operating income / (expenses)	-125	-140	-15	-33
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,424</b>	<b>1,931</b>	<b>489</b>	<b>987</b>
(Administrative expenses)	606	813	212	425
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	65	87	22	45
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	99	195	22	46
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	0	0
(Other provisions)	100	196	22	46
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	-38	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	87	111	33	64
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	87	111	33	64
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	9	-1	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	79	95	23	63
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	6	0	2	4
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>650</b>	<b>811</b>	<b>226</b>	<b>474</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>451</b>	<b>573</b>	<b>158</b>	<b>338</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>451</b>	<b>573</b>	<b>158</b>	<b>338</b>
Of which attributable to owners of the parent	451	573	158	338

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Unicaja Banco, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	383	417	473	608	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	83,327	87,248	86,734	85,287	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	706	666	572	535	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	861	901	812	774	IAS 37.10; IAS 1.54(l)
Tax liabilities	470	388	380	420	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	514	569	496	533	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>86,262</b>	<b>90,188</b>	<b>89,467</b>	<b>88,157</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>6,867</b>	<b>6,740</b>	<b>6,814</b>	<b>6,993</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>93,129</b>	<b>96,928</b>	<b>96,281</b>	<b>95,150</b>	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Unicaja Banco, S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		739	700	605	567	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	350	382	440	576	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,473	6,926	10,663	5,983	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,120	6,081	5,487	5,439	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,595	5,547	2,474	3,558	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	205	52	161	162	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,507	6,442	6,594	5,418	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,241	1,241	728	830	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,671	9,060	8,280	8,732	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,725	7,382	6,761	6,662	ECB/2013/33 Annex 2.Part 2.9.1
	Households	52,523	53,107	52,302	53,150	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	43,603	44,820	44,478	45,554	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,411	4,101	4,110	4,634	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		901	604	610	604	Annex V.Part 1.37
Other financial liabilities		2,147	2,065	2,312	3,813	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		84,417	88,330	87,779	86,430	

2025 EU-wide Transparency Exercise  
Market Risk  
Unicaja Banco, S.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	173	39	0	0	0	0					0	0	0	0						0			
Of which: General risk	166	37	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	6	2	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>173</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	57	41	0	0	0	0					0	0	0	0						0			
Of which: General risk	54	41	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	3	0	0	0	0	0					0	0	0	0						0			
Equities	110	191	0	0	0	0					0	0	0	0						0			
Of which: General risk	55	95	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	55	96	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>167</b>	<b>222</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	21,544	21,544	0		21,422	21,284	0	
	Regional governments or local authorities	5,735	5,533	0		5,512	5,142	0	
	Public sector entities	4,952	4,933	329		4,638	4,918	312	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	26	26	0		122	122	0	
	Institutions	2,286	2,232	871		2,245	2,234	813	
	Corporates	8,734	8,899	6,294		8,849	8,834	6,299	
	of which: SME	3,283	992	812		3,200	951	762	
	Real estate	1,714	1,547	928		1,554	1,488	922	
	Secured by mortgages on immovable property and AOC exposures	2,088	1,817	798		2,010	1,888	882	
	of which: SME	1,488	1,445	514		1,468	1,411	522	
	Exposures in default	1,072	1,049	961		929	902	350	
	Items associated with artificially high risk	3,086	278	311	382	3,008	241	275	375
	Subordinated debt exposures	302	213	319		297	205	308	
	Covered bonds	21	21	2		341	341	34	
	Claims on institutions and corporates with a 1T credit assessment	10	10	0		10	10	0	
Collective Investments Undertakings (CIU)	18	18	11		21	21	14		
Equity	288	288	78		288	288	78		
Other exposures	7,731	5,861	5,797		7,138	5,738	5,684		
Standardized Total <sup>(4)</sup>	62,821	58,991	16,670	1,622	63,532	57,896	16,968	1,950	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries, except the original exposure, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	Central governments or central banks	18,113	23,202	0		18,412	23,243	0	
	Regional governments or local authorities	3,739	3,119	0		3,518	3,142	0	
	Public sector entities	4,643	4,533	329		4,601	4,918	312	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	1,660	1,526	574		1,661	1,530	580	
	Corporates	7,124	5,702	3,804		7,046	5,208	3,543	
	of which: SME	3,320	992	812		3,134	947	759	
	Real estate	2,732	1,546	929		2,516	1,488	922	
	Secured by mortgages on immovable property and AOC exposures	2,092	1,334	795		2,054	1,098	631	
	of which: SME	1,488	1,445	511		1,468	1,429	521	
	Exposures in default	1,071	1,049	961		928	902	350	
	Items associated with artificially high risk	3,082	278	310	381	3,009	241	274	374
	Subordinated debt exposures	302	213	319		297	205	308	
	Covered bonds	21	21	2		119	119	12	
	Claims on institutions and corporates with a 1T credit assessment	10	10	0		0	0	0	
Collective Investments Undertakings (CIU)	18	18	11		0	0	0		
Equity	291	291	75		297	297	73		
Other exposures	7,720	5,860	5,797		7,230	5,720	5,684		
Standardized Total <sup>(4)</sup>				1,417				1,498	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
ITALY	Central governments or central banks	6,719	6,719	0		6,110	6,110	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	235	235	119		196	196	95	
	Corporates	46	41	41		79	79	69	
	of which: SME	0	0	0		0	0	0	
	Real estate	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with artificially high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0		234	234	23	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardized Total <sup>(4)</sup>				119				119	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
(in EUR, %)										
Consolidated data	Central governments or central banks	40,274	44,774	2		41,072	42,386	2		
	Regional governments or local authorities	5,774	5,206	0		6,300	5,833	0		
	Public sector entities	1,112	1,052	0	283	1,479	988	0	304	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	125	125	0	0	124	124	0	0	
	Institutions	2,027	2,342	791		2,248	2,441	708		
	Corporates	13,088	7,188	6,144		12,855	7,251	6,290		
	of which: SME	1,300	850	662		1,318	877	708		
	Retail	2,085	1,096	804		3,791	1,351	670		
	of which: SME	1,493	900	55		2,459	802	489		
	Secured by mortgages on immovable property and ADC exposures	2,100	1,900	1,094		2,157	1,913	1,080		
	of which: SME	1,370	1,261	658		1,377	1,299	633		
	Exposures in default	980	240	271	383	922	222	250	361	
	Items associated with particularly high risk									
	Subordinated debt exposures	634	634	601		615	615	622		
Covered bonds	138	138	14		140	140	14			
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
Collective investments undertakings (CIU)	26	26	14		18	18	11			
Equity	807	807	2,112		964	964	2,014			
Other exposures	7,001	5,014	5,770		7,300	5,612	5,678			
Standardised Total <sup>(4)</sup>	<b>68,124</b>	<b>62,995</b>	<b>38,053</b>	<b>1,460</b>	<b>66,441</b>	<b>60,222</b>	<b>38,339</b>	<b>1,381</b>		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
(in EUR, %)										
SPAIN	Central governments or central banks	20,028	25,011	0		17,520	22,870	0		
	Regional governments or local authorities	5,774	5,206	0		6,300	5,833	0		
	Public sector entities	1,112	1,052	283		1,479	988	304		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	1,472	1,735	509		1,566	1,809	519		
	Corporates	12,088	5,490	5,487		11,619	5,066	5,772		
	of which: SME	1,208	815	603		1,272	854	668		
	Retail	2,075	1,095	804		3,789	1,351	670		
	of which: SME	1,493	900	54		1,454	800	489		
	Secured by mortgages on immovable property and ADC exposures	2,123	1,913	1,092		2,138	1,894	1,021		
	of which: SME	1,386	1,259	654		1,350	1,213	620		
	Exposures in default	986	240	271	380	919	222	250	359	
	Items associated with particularly high risk									
	Subordinated debt exposures	254	254	280		256	256	325		
Covered bonds	134	134	12		129	129	12			
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
Collective investments undertakings (CIU)	26	26	14		18	18	11			
Equity	807	807	2,112		964	964	2,014			
Other exposures	7,225	5,234	5,770		7,200	5,612	5,678			
Standardised Total <sup>(4)</sup>				<b>1,360</b>				<b>1,374</b>		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
(in EUR, %)										
ITALY	Central governments or central banks	5,410	5,410	0		5,564	5,564	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	136	136	78		63	63	45		
	Corporates	132	134	114		57	56	47		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk									
	Subordinated debt exposures	81	81	111		81	81	122		
Covered bonds	102	102	30		104	104	30			
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
Collective investments undertakings (CIU)	0	0	0		0	0	0			
Equity	0	0	0		0	0	0			
Other exposures	0	0	0		0	0	0			
Standardised Total <sup>(4)</sup>				<b>1</b>				<b>1</b>		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	13,743	823	32,841	7,266	1,351	446	31,524	764	22,834	6,502	1,236	393	28	18	18	18
	Retail - Secured on real estate property	30,395	765	30,282	6,483	1,273	390	30,124	707	30,008	5,802	1,159	334	26	26	26	26
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30,395	765	30,282	6,483	1,273	390	30,124	707	30,008	5,802	1,159	334	26	26	26	26
	Retail - Qualifying Revolving	1,577	41	1,576	431	52	45	1,618	41	1,617	436	51	47	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,577	41	1,576	431	52	45	1,618	41	1,617	436	51	47	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	931	0	931	2,637	0	0	1,019	0	1,019	2,898	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total <sup>(4)</sup>				9,854					9,861								

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	30,246	761	30,115	6,460	1,267	389	29,910	703	29,854	5,781	1,156	313	26	26	26	26
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30,246	761	30,115	6,460	1,267	389	29,910	703	29,854	5,781	1,156	313	26	26	26	26
	Retail - Qualifying Revolving	1,796	41	1,795	480	52	45	1,837	41	1,836	435	51	47	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,796	41	1,795	480	52	45	1,837	41	1,836	435	51	47	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	924	0	924	2,611	0	0	997	0	997	2,837	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total <sup>(4)</sup>																	

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity																	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total <sup>(4)</sup>																	

<sup>(1)</sup>Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	33,292	751	32,475	6,282	1,211	185	33,292	673	32,466	6,022	1,056	334				
	Retail - Secured on real estate property	30,075	698	29,951	5,500	1,137	322	30,029	617	29,886	5,229	980	271				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	1,595	54	895	291	23	12	1,595	54	905	292	23	12				
	Retail - Other Retail	2,830	56	2,255	580	74	58	2,843	56	2,223	576	72	58				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	2,830	56	2,255	580	74	58	2,843	56	2,223	576	72	58				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(4)</sup>				6,282					6,022								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Inci. RGAAs and PSEs from Q1 2025.

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Only the most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	33,127	752	32,112	5,961	1,209	384	33,127	672	32,286	5,705	1,054	334				
	Retail - Secured on real estate property	29,016	697	29,795	5,242	1,135	321	29,863	616	29,720	4,964	978	271				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	29,016	697	29,795	5,242	1,135	321	29,863	616	29,720	4,964	978	271				
	Retail - Qualifying Revolving	1,586	54	894	277	23	12	1,590	54	902	278	23	12				
	Retail - Other Retail	2,525	56	2,223	552	74	59	2,739	56	2,219	500	71	58				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	2,525	56	2,223	552	74	59	2,739	56	2,219	500	71	58				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(4)</sup>				5,961				5,705									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Inci. RGAAs and PSEs from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>(4)</sup>				0				0									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Inci. RGAAs and PSEs from Q1 2025.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Unicaja Banco, S.A.

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]			
	Other Central and eastern Europe countries non EEA																	
	Middle East																	
	Latin America and the Caribbean																	
	Africa																	
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Unicaja Banco, S.A.

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(6)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.





2025 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 30/09/2024						As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	925	393	231	187	573	189	895	395	235	195	540	180	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	0	0	0	9	0	10	0	0	0	9	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	493	188	125	94	260	78	473	193	134	103	233	71	
of which: small and medium-sized enterprises	313	113	72	51	214		283	106	70	52	193		
Households	422	205	106	93	304	110	412	202	101	92	298	109	
DEBT INSTRUMENTS other than HFT	925	393	231	187	573		895	395	235	195	540		
Loan commitments given	30	10	2	2	25	8	34	11	2	2	26	9	
<b>QUALITY OF FORBEARANCE</b>													
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	835	365	225	187	529	173	711	321	201	165	441	155
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	0	0	0	9	0	10	0	0	0	9	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	417	167	129	99	220	64	367	149	120	92	187	57
of which: small and medium-sized enterprises	261	93	63	46	180		237	91	62	45	155	
Households	407	197	97	88	300	109	334	171	81	73	245	97
DEBT INSTRUMENTS other than HFT	835	365	225	187	529		711	321	201	165	441	
Loan commitments given	33	14	2	2	27	12	28	11	1	1	23	9
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
Unicaja Banco, S.A.

(mln EUR)	As of 30/09/2024							As of 31/12/2024							As of 31/03/2025							As of 30/06/2025						
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	
		of which: defaulted							of which: defaulted							of which: defaulted							of which: defaulted					
A Agriculture, forestry and fishing	479	48	48	479	28	0	455	46	46	455	26	0	450	43	43	450	24	0	427	40	40	427	19	0				
B Mining and quarrying	10	2	2	10	1	0	9	2	2	9	1	0	5	1	1	5	1	0	5	1	1	5	1	0				
C Manufacturing	1,046	74	73	1,045	45	0	1,018	71	71	1,045	56	0	1,046	67	67	1,045	58	0	1,122	56	55	1,122	58	0				
D Electricity, gas, steam and air conditioning supply	1,021	11	11	1,021	17	0	972	12	12	972	18	0	991	12	12	991	20	0	990	11	11	990	21	0				
E Water supply	182	1	1	182	2	0	158	1	1	158	2	0	159	1	1	159	1	0	211	1	1	211	2	0				
F Construction	1,029	107	107	1,029	82	0	1,003	109	108	1,003	86	0	971	98	97	971	80	0	1,029	94	93	1,029	81	0				
G Wholesale and retail trade	755	58	58	755	35	0	754	54	54	754	36	0	802	52	52	802	40	0	796	52	52	796	40	0				
H Transport and storage	448	41	41	448	21	0	388	39	39	388	22	0	390	32	32	390	21	0	390	28	28	390	18	0				
I Accommodation and food service activities	304	45	45	304	27	0	296	41	41	296	28	0	297	39	39	297	27	0	283	34	34	283	26	0				
J Information and communication	194	14	14	194	10	0	164	13	13	164	10	0	208	13	13	208	11	0	197	6	6	197	5	0				
K Financial and insurance activities	915	1	1	915	9	0	876	1	1	874	8	0	890	1	1	890	8	0	958	1	1	958	11	0				
L Real estate activities	722	64	63	722	43	0	670	38	38	670	30	0	691	37	37	691	31	0	673	23	23	673	22	0				
M Professional, scientific and technical activities	283	40	40	283	15	0	303	35	35	303	15	0	339	18	18	339	16	0	361	21	21	361	22	0				
N Administrative and support service activities	429	7	7	429	4	0	465	6	6	465	5	0	447	5	5	447	5	0	504	5	5	504	6	0				
O Public administration and defence, compulsory social security	237	4	4	237	7	0	176	4	4	176	6	0	175	4	4	175	6	0	126	4	4	126	6	0				
P Education	28	2	2	28	3	0	28	2	2	28	3	0	28	1	1	28	2	0	32	1	1	32	2	0				
Q Human health services and social work activities	152	21	21	152	17	0	143	20	20	143	17	0	140	20	20	140	17	0	142	20	20	142	18	0				
R Arts, entertainment and recreation	45	5	5	45	4	0	43	5	4	43	4	0	44	4	4	44	4	0	43	4	4	43	3	0				
S Other services	232	26	25	232	36	0	230	19	19	230	23	0	139	20	20	139	29	0	135	13	13	135	23	0				
Loans and advances	8,512	570	567	8,510	405	0	8,152	520	519	8,150	399	0	8,211	468	466	8,211	400	0	8,424	417	415	8,423	389	0				

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)